

Fall 2012

**MEDICARE
RIGHTS** CENTER

Getting Medicare right

Inside Medicare Rights

FROM THE DESK OF **JOE BAKER**

With the Supreme Court's decision to uphold the Affordable Care Act (ACA), tens of millions of people—including 49 million people with Medicare—will continue to benefit from the law.

By picking up the phone and asking, "How can I help you?" these volunteers form the heart of Medicare Rights.

The Medicare beneficiaries we serve will continue to save billions of dollars in prescription drug costs as the doughnut hole is closed, and they will continue to have expanded access to preventive services at no out-of-pocket cost. The ACA does more than help current Medicare beneficiaries:

as a result of the law's efforts to fight Medicare waste and fraud, the financial outlook of the Medicare program has improved. Medicare is now in a stronger position to serve older adults and people with disabilities in the future, ensuring that all of us and our families will have health insurance we can count on when we need it most.

The conversation around Medicare continues as well. In June, the Medicare Payment Advisory Commission (MedPAC) submitted a report to Congress advising that the traditional Medicare benefit should be redesigned. MedPAC's recommendations included capping out-of-pocket spending, which would protect beneficiaries from high costs if set at the right level, and creating a surcharge for supplemental insurance, including Medigap policies and retiree plans. Speaking up for Medicare beneficiaries and their families,

Medicare Rights submitted testimony to legislators, calling attention to the fact that MedPAC's

recommended cap is too high to serve as adequate protection for beneficiaries, and those individuals who choose to purchase supplemental insurance would see increased costs as a result of the surcharge. Half of all Medicare beneficiaries live on annual incomes of \$22,000 or less, and on average, already spend 15 percent of their incomes on health care. They cannot afford to pay more. Through advocacy efforts such as our testimony to MedPAC, we remain committed to preserving and improving the Medicare program.

At the start of the summer, we also welcomed our new volunteers and interns, who underwent an intensive training course on Medicare before beginning to counsel callers on our bilingual helplines. Our new volunteers hail from all walks of life (they include a microbiologist, a freelance musician and a photographer who worked at *TIME* magazine), and they join a dedicated cohort of volunteers committed to serving as a reliable and compassionate resource for Medicare beneficiaries. By picking up the phone and asking, "How can I help you?" these volunteers form the heart of Medicare Rights.



2012

ANNUAL AWARDS DINNER
Save the Date

See back for more details

Low-Income Enrollment Update

At the end of each call taken on the Medicare Rights Center's helplines, our volunteers and staff members are sure to do one more thing before hanging up: determine whether the caller may be eligible for public benefits that can help them pay for their health care costs. These benefits—the Medicare Part D Low-Income Subsidy, commonly referred to as Extra Help, and the Medicare Savings Programs (MSPs)—lower prescription drug costs and cover the monthly Part B premium, respectively. The benefits save people roughly \$5,000 each year, increasing their access to care—particularly their medications. By giving callers information about Extra Help and the MSPs, and by assisting eligible individuals in enrolling in these programs, Medicare Rights ensures that its clients have affordable access to needed care.

Mr. W, a resident of Brooklyn, called Medicare Rights' helpline with a question about a prescription drug denial. The volunteer he spoke to counseled him about the Part D appeals process and also determined that Mr. W might be eligible for a Medicare Savings Program. The volunteer referred Mr. W to a staff member, who called him a few days later to conduct a more in-depth screening and help him collect the necessary documents for the MSP application. When Mr. W mailed in his application without a copy of his Medicare card, a dedicated enrollment volunteer organized Mr. W's materials and contacted him to send the card. Medicare Rights then submitted Mr. W's MSP application and followed up with him when it received notice that Mr. W had been accepted. Thankfully, Mr. W didn't encounter any problems with his application; when other clients do, Medicare Rights serves as a liaison between the individual and the appropriate entities, seeking to resolve the issue and ensure that eligible beneficiaries are enrolled successfully.

Ms. F is 64-years-old and lives in New York. She called Medicare Rights' Spanish-language Helpline because she was concerned about the monthly cost of Medicare Part B. She informed the counselor that she would not need to enroll in a prescription drug plan, because she is healthy and does not take any medications. Upon screening Ms. F for eligibility in public benefits, the counselor found that she qualified for an MSP, which would help pay her monthly Part B premium.

By the Numbers

Last year, Medicare Rights directly helped nearly **2,500 individuals** enroll in more than **\$6.5 million** worth of assistance.

The counselor also explained to Ms. F that if she did not enroll in a prescription drug plan when she first became eligible, she could face a hefty penalty later. By enrolling in an MSP, however, Ms. F would automatically also receive Extra Help and be enrolled in a Part D plan. Medicare Rights' bilingual counseling enabled Ms. F to enroll in programs that will save her money and provide her with comprehensive prescription drug coverage.

What Would You Do With \$5,000?

This summer, Medicare Rights is launching a new social media campaign that will engage the online community in helping Medicare beneficiaries access the Medicare Savings Program (MSP) and Extra Help, and educate Facebook users about these programs and how important they are for people with Medicare.

Half of all people on Medicare earn \$22,000 or less per year, and many may qualify for the MSP and Extra Help. These benefits could save them up to \$5,000 per year on their health care costs, thereby increasing their access to care, especially their medications.

Like us on Facebook, and tell us what you would do with \$5,000. For every 25 likes in the month of September, a Medicare Rights volunteer will donate an extra hour of their time to helping people with Medicare enroll in programs that can help them get access to needed care.



National Focus: Atlantic Philanthropies

In 2011, the Medicare Rights Center received a three-year, \$750,000 grant from the Atlantic Philanthropies to expand its Seniors Out Speaking (SOS) program and launch or support Medicare Advocacy Coalitions in five states: Alabama, Florida, Kansas, Maine and Wisconsin. Medicare Rights is now halfway through the grant's term and has been working with state partners to implement education and policy programs on behalf of older adults.

Since receiving the grant, Medicare Rights has expanded SOS into all five states, partnering with advocacy organizations, Area Agencies on Aging (AAAs) and State Health Insurance and Assistance Programs (SHIPs) to enlist, train and track the outcomes of roughly 120 SOS volunteers, who have led hundreds of Medicare Minute presentations for their friends and neighbors, helping them understand their health insurance coverage and better navigate the health care system. There are currently two

SOS programs in Florida, three programs in Wisconsin and statewide programs in Alabama, Kansas and Maine.

The Atlantic Philanthropies grant has also afforded Medicare Rights the opportunity to launch or support Medicare Advocacy Coalitions in states. Coalitions unite consumer advocates, policymakers and other stakeholders to identify state policy challenges that affect Medicare beneficiaries and to pursue needed solutions. Medicare Rights recently partnered with Kansas Legal Services to launch a Coalition that will advocate for access to Medicare low-income benefits for Kansans. The Kansas Coalition will also monitor development of the state's new managed care program and work to ensure that new managed care programs meet the needs of beneficiaries. Medicare Rights has also partnered with existing Coalitions, including the Maine Medicare Work Group and the Wisconsin Part D Taskforce. Medicare Rights supports these Coalitions' efforts by providing policy expertise and relaying state advocates' concerns to national leaders and members of Congress.

Welcome, New Members of the Board

Carol Raphael

Carol Raphael served as the President and Chief Executive Officer of the Visiting Nurse Service of New York (VNSNY), the largest nonprofit home health care organization in the United States, from 1989 to 2011. Ms. Raphael expanded the organization's services and launched innovative models of care for complex populations with chronic illnesses. Ms. Raphael is a nationally recognized expert on health care policy and in particular, high-risk, complex populations with chronic illnesses and long-term services and supports. She served on numerous commissions, including the Medicare Payment Advisory Commission, the New York State Hospital Review and Planning Council and several Institute of Medicine committees.



David J. Walsh

David J. Walsh became President and Chief Executive Officer of Amalgamated Family of Companies and CEO of Alico Services Corporation in January 2008. Currently, Mr. Walsh serves on the boards of the Greater New York Council of the Boy Scouts of America, Insurance Federation of New York, Life Insurance Council of New York, and New York City Technical College, and is Executive Vice President of the Westchester Putnam Boy Scout Council.



Volunteer Appreciation Luncheon in New York City

On April 25, the Medicare Rights Center held its annual appreciation luncheon for New York City helpline and Seniors Out Speaking (SOS) volunteers at Trattoria Dopo Teatro. Nearly 50 volunteers attended the event, where they were honored for their dedication to helping Medicare beneficiaries understand their health insurance and access health services. Staff celebrated these volunteers' commitment to Medicare Rights through speeches and the interactive Medicare-themed mystery lunch. The event closed with an awards ceremony to recognize each volunteer individually.



Joe Baker handing out certificates to Medicare Rights volunteers

Volunteer Appreciation Luncheon in Westchester

On May 17, the Medicare Rights Center's Seniors Out Speaking (SOS) program in Westchester, New York, held its annual volunteer luncheon, which honored over 60 dedicated volunteers. Medicare Rights Center President Joe Baker spoke to the accomplishments of these SOS volunteers and their impact throughout the county. For over ten years, Westchester SOS volunteers have provided county residents with comprehensive, timely information about their Medicare coverage.



Joe Baker with Flo Brodley, who is retiring after 11 years with the Westchester SOS program



Westchester SOS volunteers



*Honoring Janet M. Corrigan,
Former President & CEO of the
National Quality Forum, and
Arthur Cheliotis, President of Local 1180
of the Communications Workers of
America AFL-CIO, among others*

Save the Date

2012 Awards Dinner
Monday, October 15
Mandarin Oriental, NYC

For more information, visit
www.medicarights.org/events
or call 212-204-6223.

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The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs and public policy initiatives.

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